

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EUGENE J DAVIS
ROCHELLE L DAVIS
Debtor(s)

Case No. 08-20078

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2008.
- 2) The plan was confirmed on 11/05/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/05/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/19/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,605.00.
- 10) Amount of unsecured claims discharged without payment: \$16,881.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$20,024.00
Less amount refunded to debtor \$703.99

NET RECEIPTS: \$19,320.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,076.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,127.84
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,203.84

Attorney fees paid and disclosed by debtor: \$424.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	264.00	730.00	730.00	423.19	0.00
AMERICASH LOANS LLC	Unsecured	700.00	992.32	992.32	554.34	0.00
AT&T	Unsecured	1,646.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,789.00	1,785.71	1,785.71	997.55	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	7,569.00	10,431.33	10,431.33	5,827.26	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	720.00	870.00	870.00	478.42	0.00
CITY OF CHICAGO WATER DEPT	Secured	2,500.00	NA	NA	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	500.00	775.00	775.00	426.18	0.00
DIRECT TV	Unsecured	241.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	1,006.29	1,006.29	562.15	0.00
ECAST SETTLEMENT CORP	Unsecured	1,135.00	1,162.86	1,162.86	649.61	0.00
FCNB NEWPORT NEWS	Unsecured	1,456.00	NA	NA	0.00	0.00
HSBC BANK USA	Secured	146,000.00	145,829.86	NA	0.00	0.00
HSBC BANK USA	Secured	NA	8,583.93	3,180.32	3,180.32	0.00
IC SYSTEM INC	Unsecured	77.00	77.81	77.81	38.35	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,500.00	1,761.60	1,761.60	984.09	0.00
INTERNAL REVENUE SERVICE	Priority	NA	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	373.00	373.07	373.07	204.37	0.00
NICOR GAS	Unsecured	1,285.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	860.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	637.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	148.00	148.57	148.57	80.56	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	604.00	504.77	504.77	276.52	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	787.00	787.88	787.88	433.26	0.00
WELLS FARGO AUTO FINANCE	Secured	7,000.00	8,002.84	8,002.84	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	1,285.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,180.32	\$3,180.32	\$0.00
Debt Secured by Vehicle	\$8,002.84	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,183.16	\$3,180.32	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,407.21	\$11,935.85	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,203.84</u>	
Disbursements to Creditors	<u>\$15,116.17</u>	
TOTAL DISBURSEMENTS :		<u>\$19,320.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.